

Form B9A (Chapter 7 Individual or Joint Debtor No Asset Case)

Case Number **11-50054**

UNITED STATES BANKRUPTCY COURT
District of South Dakota

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 2/15/11.

You may be a creditor of the debtor(s). **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or online using CM/ECF (contact the clerk's office for more information regarding CM/ECF). NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Debtor(s): Donald Nimn Anderson Sr. aka Andy Anderson 26 Monroe St Rapid City, SD 57701-1242		Pamela Jean Anderson 26 Monroe St Rapid City, SD 57701-1242	
Case Number: 11-50054		Social Security/Taxpayer ID Numbers: xxx-xx-4426 xxx-xx-9401	
Attorney for Debtor(s): Rosemary E. Cotton 1719 W Main Rapid City, SD 57702 Telephone number: 605-394-5727		Bankruptcy Trustee: John S. Lovald Trustee PO Box 421 Deadwood, SD 57732 Telephone number: 605-720-7960	

Meeting of Creditors:

Date: **March 18, 2011** Time: **04:00 PM** Location: **515 9th Street, Rm B16, Federal Building and US Courthouse, Rapid City, SD 57702**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Discharge of Debtor(s) or to Challenge Dischargeability of Certain Debts: 5/17/11

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s) and the property of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult an attorney to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office: 225 S. Pierre St., Room 203 Pierre, SD 57501-2463 Telephone number: 605-945-4460 www.sdb.uscourts.gov		For the Court: Frederick M. Entwistle Clerk of the Bankruptcy Court	
Hours Open: Monday – Friday 8:00 AM – 5:00 PM		Date: 2/15/11	

SEE OTHER SIDE FOR IMPORTANT EXPLANATIONS.

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing property of the debtor(s); starting or continuing lawsuits or foreclosures; and garnishing or deducting from wages of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor(s) may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time, and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for doing so. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor(s) is (are) seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor(s). If you believe the debtor(s) is (are) not entitled to receive a discharge under Bankruptcy Code § 727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Discharge of Debtor(s) <i>or</i> to Challenge Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor(s) is (are) permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor(s) must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe an exemption claimed by the debtor(s) is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's(s') property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. You may also review them online using CM/ECF (contact the clerk's office for more information regarding CM/ECF).
Foreign Creditors	Consult an attorney familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Debtor Identification	Important notice to individual debtors: All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in the dismissal of your case.

— Refer to Other Side for Important Deadlines and Notices —

CERTIFICATE OF NOTICEDistrict/off: 0869-5
Case: 11-50054User: dbohms
Form ID: b9aPage 1 of 1
Total Noticed: 28

Date Rcvd: Feb 15, 2011

The following entities were noticed by first class mail on Feb 17, 2011.

db/db Donald Mm Anderson, Sr., Pamela Jean Anderson, 26 Monroe St, Rapid City, SD 57701-1242
 aty +Rosemary E. Cotton, 1719 W Main, Rapid City, SD 57702-2564
 tr +John S. Lovald, Trustee, PO Box 421, Deadwood, SD 57732-0421
 ust Bruce J. Gering, 314 South Main Avenue, Suite 303, Sioux Falls, SD 57104-6462
 1042509 +Allied Interstate, 3000 Corporate Exchange Dr 5th Fl, Columbus, OH 43231-7723
 1042510 Bass & Associates, 3936 E Fort Lowell Rd Ste 200, Tucson, AZ 85712-1083
 1042511 Black Hills Neurosurgery & Spine, 2929 5th St Ste 240, Rapid City, SD 57701-7338
 1042512 +CCB Credit Services Inc., PO Bos 272, Springfield, IL 62705-0272
 1042513 Cor Trust Mortgage, PO Box 949, Sioux Falls, SD 57101-0949
 1042514 Credit Collections Bureau, PO Box 9490, Rapid City, SD 57709-9490
 1042515 Dakota Radiology, PO Box 8130, Rapid City, SD 57709-8130
 1042517 Fingerhut, PO Box 166, Newark, NJ 07101-0166
 1042520 HSBC Card Services, Cardmember Services, PO Box 5894, Carol Stream, IL 60197-5894
 1042519 Highmark Federal Credit Union, PO Box 2506, Rapid City, SD 57709-2506
 1042523 Leading Edge Recovery Solutions, PO Box 129, Linden, MI 48451-0129
 1042526 Northland Group, Inc, PO Box 390905, Edina, MN 55439-0905
 1042527 Radiology Associates, SDS-12-3000, PO Box 86, Minneapolis, MN 55486-0086
 1042528 Rapid City Fire & Emer. Services, 10 Main St, Rapid City, SD 57701-2832
 1042529 Regional Health, Bankruptcy Department, PO Box 3450, Rapid City, SD 57709-3450
 1042531 +US Bank, 425 Walnut St, Cincinnati, OH 45202-3989

The following entities were noticed by electronic transmission on Feb 15, 2011.

ust E-mail/Text: ustregion12.sx.ecf@usdoj.gov Bruce J. Gering,
 314 South Main Avenue, Suite 303, Sioux Falls, SD 57104-6462
 1042516 EDI: RCSDELL.COM Feb 15 2011 17:18:00 Dell Financial Services, PO Box 6403,
 Carol Stream, IL 60197-6403
 1042518 EDI: RMSC.COM Feb 15 2011 17:18:00 GEMB - Qcard, Bankruptcy Dept., PO Box 103104,
 Roswell, GA 30076-9104
 1042521 EDI: HFC.COM Feb 15 2011 17:18:00 HSBC Card Services, PO Box 80026, Salinas, CA 93912
 1042522 EDI: RMSC.COM Feb 15 2011 17:18:00 JC Penney, Bankruptcy Dept., PO Box 103104,
 Roswell, GA 30076-9104
 1042524 EDI: RMSC.COM Feb 15 2011 17:18:00 Lowe's, Attn: Bankruptcy Dept., PO Box 103104,
 Roswell, GA 30076-9104
 1042525 EDI: HFC.COM Feb 15 2011 17:18:00 Menard's, Retail Services, PO Box 15521,
 Wilmington, DE 19850-5521
 1042530 EDI: SEARS.COM Feb 15 2011 17:18:00 Sears/Citibank, PO Box 6282,
 Sioux Falls, SD 57117-6282
 1042532 EDI: RMSC.COM Feb 15 2011 17:18:00 Wal-Mart, Bankruptcy Dept., PO Box 103104,
 Roswell, GA 30076-9104

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2011

Signature:

